

REMARKS

Claims 1-9, 11, 13-19, 21, 23-26, and 28-44 are pending with claims 1, 15, 25, and 31-33 being independent. Claims 1-3, 6, 11, 13-16, 21, 23-26, and 28 have been amended. Claims 10, 12, 20, 22, and 27 have been canceled, and claims 31-44 have been added.

Applicant wishes to thank Examiner Bayat for conducting an interview on June 30, 2004 with applicant's representative, the substance of which is incorporated herewith.

Independent claims 1, 15, and 25, along with dependent claims 2-9, 11, 13, 14, 16-19, 21, 23, 24, 26, and 28-30 have been rejected as being anticipated by Zeanah (U.S. Patent No. 5,933,816). This rejection is obviated in view of the amendments to claims 1, 15, and 25.

Specifically, claims 1, 15, and 25 have been amended to recite accessing personalized transaction identification information from a "storage device/data store maintained by a host;" "accessing online banking transaction information from a bank data store maintained by a bank *that is logically or physically distinct from the host;*" (emphasis added) and "matching the personalized transaction identification information with the online banking transaction information." Zeanah does not describe or suggest the recited accessing of personalized transaction identification information from a host, accessing of online banking transaction information from a bank that is logically or physically distinct from the host, and matching the accessed information.

Zeanah describes a financial services delivery system configured to deliver financial services to customers through a plurality of different remote devices (e.g., automated teller machines, personal computers, personal data assistants, and telephones). According to Zeanah, a financial services provider typically has multiple different financial services delivery systems, each such delivery system being configured to deliver financial services to customers through a specific type of remote device. Zeanah asserts that a financial services provider may achieve greater efficiency and flexibility by replacing its multiple different financial services delivery systems with the single delivery system described by Zeanah. See col. 29, lines 22-32. Accordingly, Zeanah describes a part of the system infrastructure of a financial services provider. Zeanah, therefore, does not describe or suggest accessing personalized transaction

identification information from a host system *that is logically or physically distinct* from the financial services provider and matching that information with accessed online banking transaction information.

For at least this reason, applicant requests reconsideration and withdrawal of the rejection of claims 1, 15, and 25, and claims 2-9, 11, 13, 14, 16-19, 21, 23, 24, 26, and 28-30, which depend from them.

New independent claims 31-33 are similar to independent claims 1, 15, and 25, respectively, but recite that the personalized transaction identification information is stored in and accessed from a data store local to the user/user input device, rather than at a data store maintained by a host. For the same reasons described above with respect to claims 1, 15, and 25, applicant submits that these new claims are allowable over the cited art.

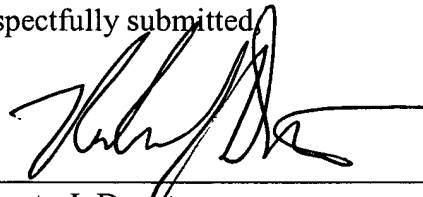
Applicant submits that all claims are in condition for allowance.

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Date: _____

7/7/04

Respectfully submitted,



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